

| Information to identify the case: | | | | | |
|--|-------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1 | Brenda D. Thomas | | | Social Security number or ITIN | xxx-xx-7371 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 15-23903-CMB | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda D. Thomas

2/5/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brenda D. Thomas
Debtor

Case No. 15-23903-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 05, 2021

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Brenda D. Thomas, 10114 Pearl Road, Penn Hills, PA 15235-1756 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860 |
| 14127692 | #+ Cds/Escallate LLC, Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584 |
| 14127696 | + Crd Prt Asso, Attn: Bankruptcy, P.O. Box 802068, Dallas, TX 75380-2068 |
| 14127701 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Macys Bankruptcy Department, P.O. Box 8053, Mason, OH 45040 |
| 14127700 | + Dominion People, PO Box 26784, Richmond, VA 23261-6784 |
| 14174027 | + Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528 |
| 14127706 | + National City Mortgage/PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433 |
| 14182092 | + Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner |
| 14127707 | + Pittsburgh Parking Authority, P.O. Box 640, Pittsburgh, PA 15230-0640 |
| 14127709 | + Profess Acct, 633 W Wisconsin Avenue, Milwaukee, WI 53203-1918 |
| 14127710 | + Rui Credit Services Inc., 225 Broadhollow Road, Melville, NY 11747-4809 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Feb 06 2021 03:58:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 06 2021 05:18:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14127688 | + EDI: AFNIRECOVERY.COM | Feb 06 2021 03:58:00 | Afni, Attention: Bankruptcy, 1310 Martin Luther King Drive, Bloomington, IL 61701-1465 |
| 14135000 | EDI: GMACFS.COM | Feb 06 2021 03:58:00 | Ally Financial, PO Box 130424, Roseville, MN 55113-0004 |
| 14127689 | + EDI: GMACFS.COM | Feb 06 2021 03:58:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14154894 | EDI: AIS.COM | Feb 06 2021 03:58:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14127690 | + Email/PDF: resurgentbknofications@resurgent.com | Feb 06 2021 04:36:16 | Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485 |
| 14127691 | + EDI: CAPITALONE.COM | Feb 06 2021 03:58:00 | Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 14127693 | + EDI: AGFINANCE.COM | Feb 06 2021 03:58:00 | Citifinancial/Onemain, Citifinancial Inc., P.O. Box |

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|----------|---|----------------------|--|
| | | | 140489, Irving, TX 75014-0489 |
| 14127694 | EDI: COMCASTCBLCENT | Feb 06 2021 03:58:00 | Comcast, P.O. Box 3012, Southeastern, PA 19398-3012 |
| 14127695 | EDI: COMCASTCBLCENT | Feb 06 2021 03:58:00 | Comcast Cable, Post Office Box 3006, Southeastern, PA 19398-3006 |
| 14127697 | + EDI: CCS.COM | Feb 06 2021 03:58:00 | Credit Collections Services, P.O. Box 773, Needham, MA 02494-0918 |
| 14127698 | + Email/Text: bdsupport@creditmanagementcompany.com | Feb 06 2021 05:19:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 |
| 14127699 | EDI: ESSL.COM | Feb 06 2021 03:58:00 | Dish Network, Dept. 9235, Palatine, IL 60055-9235 |
| 14186721 | + Email/Text: kbarkley@bernsteinlaw.com | Feb 06 2021 05:19:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14127702 | + EDI: CONVERGENT.COM | Feb 06 2021 03:58:00 | ER Solutions/Convergent Outsourcing, INC, P.O. Box 9004, Renton, WA 98057-9004 |
| 14127703 | + EDI: AMINFOFP.COM | Feb 06 2021 03:58:00 | First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868 |
| 14127705 | + EDI: MID8.COM | Feb 06 2021 03:58:00 | Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 |
| 14189646 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 06 2021 05:17:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14127708 | EDI: PRA.COM | Feb 06 2021 03:58:00 | Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541 |
| 14136971 | EDI: PENNDEPTREV | Feb 06 2021 03:58:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946 |
| 14136971 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 06 2021 05:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946 |
| 14127711 | + EDI: WTRRN BANK.COM | Feb 06 2021 03:58:00 | Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475 |
| 14127712 | + EDI: VERIZONCOMB.COM | Feb 06 2021 03:58:00 | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225 |
| 14127713 | EDI: WFNNB.COM | Feb 06 2021 03:58:00 | World Financial Network National Bank, c/o Weinstein & Riley, P.S., P.O. Box 3978, Seattle, WA 98124-3978 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | PNC Bank, National Association |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14127704 | *+ | First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868 |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: aala

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com |
| Elizabeth Lamont Wassall | on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com |
| Fred W. Freitag, IV | on behalf of Debtor Brenda D. Thomas Zekep@mcelrathlaw.com LeopoldAssociatesPAX6428@projects.filevine.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Paul W. McElrath, Jr. | on behalf of Debtor Brenda D. Thomas ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com |

TOTAL: 8